

Information to identify the case:

Debtor 1	<u>Kimberly A. Mullen</u>	Social Security number or ITIN	xxx-xx-6912
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-21720-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kimberly A. Mullen
aka Kimberly Herrle

1/23/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kimberly A. Mullen
Debtor

Case No. 23-21720-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 23, 2024

User: auto
Form ID: 318

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2024:

Recip ID	Recipient Name and Address
db	+ Kimberly A. Mullen, 119 Greenwood Drive, Bridgeville, PA 15017-1205
15627825	+ Continental Finance, PO Box 6820, Carol Stream, IL 60197-6820
15627834	+ Pennsylvania Office of Attorney General, 1251 Waterfront Place, Pittsburgh, PA 15222-4227
15627841	+ U.S. Attorney's Office, Western District of Pennsylvania, Joseph F. Weis, Jr. United States Courth, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 24 2024 04:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 24 2024 00:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bkfilings@zwickerpc.com	Jan 24 2024 00:09:00	American Express National Bank, c/o Zwicker & Asso, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
15627817	+ Email/Text: bncnotifications@phea.org	Jan 24 2024 00:08:00	AES/Suntrust, POB 61047, Harrisburg, PA 17106-1047
15627818	^ MEBN	Jan 24 2024 00:01:48	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15627819	+ Email/Text: bkfilings@zwickerpc.com	Jan 24 2024 00:09:00	American Express, 3220 Tillman Dr., Suite 215, Bensalem, PA 19020-2028
15627820	+ EDI: CITICORP	Jan 24 2024 04:57:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15627822	+ EDI: PHINGENESIS	Jan 24 2024 04:58:00	CB Indigo/GF, PO Box 4499, Beaverton, OR 97076-4499
15627823	^ MEBN	Jan 24 2024 00:01:50	CBE Group, PO Box 2217, Waterloo, IA 50704-2217
15627821	+ EDI: CAPITALONE.COM	Jan 24 2024 04:57:00	Capital One Bank, PO Box 31293, Salt Lake City, UT 84131-0293
15627824	+ EDI: PENNDEPTREV	Jan 24 2024 04:58:00	Commonwealth of PA, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0001
15627824	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 24 2024 00:08:00	Commonwealth of PA, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0001
15627826	+ Email/PDF: creditonebknofications@resurgent.com	Jan 24 2024 00:21:08	Credit One Bank, PO Box 98873, Las Vegas, NV

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15627827	EDI: DISCOVER	89193-8873
		Jan 24 2024 04:57:00 Discover Financial Service, PO Box 15316, Wilmington, DE 19850
15627828	+ Email/Text: kburkley@bernsteinlaw.com	Jan 24 2024 00:09:00 Duquesne Light Company, 411 Seventh Avenue, Mail Drop 16-1, Pittsburgh, PA 15219-1942
15627829	+ Email/Text: EBNBKNOT@ford.com	Jan 24 2024 00:09:00 Ford Motor Credit, POB 542000, Omaha, NE 68154-8000
15627830	+ EDI: IRS.COM	Jan 24 2024 04:57:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346
15627831	EDI: JPMORGANCHASE	Jan 24 2024 04:57:00 JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
15627832	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 24 2024 00:08:00 Midland Credit Management, 320 East Big Beaver, Suite 300, Troy, MI 48083-1271
15627836	Email/Text: Bankruptcy.Notices@pnc.com	Jan 24 2024 00:08:00 PNC Bank, PO Box 5580, PNC CB, Cleveland, OH 44101
15627835	Email/Text: Bankruptcy.Notices@pnc.com	Jan 24 2024 00:08:00 PNC Bank, POB 3180, Pittsburgh, PA 15230
15627837	Email/Text: Bankruptcy.Notices@pnc.com	Jan 24 2024 00:08:00 PNC Bank, POB 5580, Cleveland, OH 44101
15627838	EDI: PRA.COM	Jan 24 2024 04:57:00 Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
15627833	EDI: PENNDEPTREV	Jan 24 2024 04:58:00 Pennsylvania Department of Revenue, Department 280946, Harrisburg, PA 17128-0946
15627833	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 24 2024 00:08:00 Pennsylvania Department of Revenue, Department 280946, Harrisburg, PA 17128-0946
15629315	EDI: PENNDEPTREV	Jan 24 2024 04:58:00 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15629315	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 24 2024 00:08:00 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15627839	Email/Text: bankruptcy@springoakscapital.com	Jan 24 2024 00:08:00 Spring Oaks Capital LLC, PO Box 1216, Chesapeake, VA 23327
15627840	+ EDI: SYNC	Jan 24 2024 04:57:00 Synch/Old Navy, PO Box 965005, Orlando, FL 32896-5005
15627842	+ Email/Text: bkfilings@zwickerpc.com	Jan 24 2024 00:09:00 Zwicker & Associates, 3220 Tillman Dr., Suite 215, Bensalem, PA 19020-2028

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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Date Rcvd: Jan 23, 2024

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Total Noticed: 30

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2024 at the address(es) listed below:

Name	Email Address
Amy L. Zema	on behalf of Debtor Kimberly A. Mullen amy@zomalawoffice.com
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Jeffrey J. Sikirica	TrusteeSikirica@gmail.com PA59@ecfbis.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

TOTAL: 4